


— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities  
 Date of SNAPSHOT Report - 12/31/07



Participating Jurisdiction (PJ): ATLANTIC CITY State: NJ

State Rank: 11 / 27 PJs Group Rank: 61 Overall Rank: 65  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	71.86	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	65	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	2.32	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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 Local Participating Jurisdictions with Rental Production Activities  
 Date of SNAPSHOT Report - 12/31/07



Participating Jurisdiction (PJ): ATLANTIC COUNTY CONSORTIUM State: NJ

State Rank: 7 / 27 PJs Group Rank: 75 Overall Rank: 79  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>88.48</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>92.86</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>92.86</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.18</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.


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 Local Participating Jurisdictions with Rental Production Activities  
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Participating Jurisdiction (PJ): BERGEN COUNTY State: NJ

State Rank: 13 / 27 PJs Group Rank: 49 Overall Rank: 49  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>93.6</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>90.3</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>71.88</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>83.07</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.07</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): BURLINGTON COUNTY CONSORTI State: NJ  
 State Rank: 3 / 27 PJs Group Rank: 87 Overall Rank: 89  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>99.92</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>84.07</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>98.69</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.88</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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## SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Date of SNAPSHOT Report - 12/31/07



Participating Jurisdiction (PJ): CAMDEN State: NJ

State Rank: 4 / 27 PJs Group Rank: 89 Overall Rank: 88  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>72.12</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>91.54</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>3.01</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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 Local Participating Jurisdictions with Rental Production Activities  
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Participating Jurisdiction (PJ): CAMDEN COUNTY CONSORTIUM State: NJ  
 State Rank: 2 / 27 PJs Group Rank: 96 Overall Rank: 96  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>93.58</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>88.51</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>94.83</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>3.09</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement



\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): EAST ORANGE State: NJ  
 State Rank: 15 / 27 PJs Group Rank: 37 Overall Rank: 36  
 (Percentile) (Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>90.31</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>19.74</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>86.08</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>96.2</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>5.5</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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## SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Date of SNAPSHOT Report - 12/31/07



Participating Jurisdiction (PJ): ELIZABETH State: NJ

State Rank: 12 / 27 PJs Group Rank: 57 Overall Rank: 56  
(Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>86.1</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>60.77</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>84.96</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>96.74</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>3.02</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.




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Participating Jurisdiction (PJ): ESSEX COUNTY CONSORTIUM State: NJ

State Rank: 6 / 27 PJs Group Rank: 85 Overall Rank: 84  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>94.76</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>66.82</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>89.74</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>94.8</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>4.18</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): GLOUCESTER COUNTY CONSORTI State: NJ  
 State Rank: 17 / 27 PJs Group Rank: 37 Overall Rank: 36  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>92.25</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>45.87</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>89.13</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>91.3</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>1.87</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Local Participating Jurisdictions with Rental Production Activities

Date of SNAPSHOT Report - 12/31/07



Participating Jurisdiction (PJ): HUDSON COUNTY CONSORTIUM State: NJ

State Rank: 18 / 27 PJs Group Rank: 32 Overall Rank: 35  
(Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>88.23</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>57.84</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>75.31</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>94.64</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>3.21</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.





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Participating Jurisdiction (PJ): IRVINGTON TOWNSHIP State: NJ

State Rank: 27 / 27 PJs Group Rank: 11 Overall Rank: 9  
 (Percentile) (Percentile)

Summary: 4 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	91.52	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	10.16	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	61.9	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	67.35	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	4.41	

\* This Threshold indicates approximately the lowest 20% of the PJs

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


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Participating Jurisdiction (PJ): JERSEY CITY State: NJ  
 State Rank: 23 / 27 PJs Group Rank: 20 Overall Rank: 22  
 (Percentile) (Percentile)

Summary: 3 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	62	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	38.94	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	80.89	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	4.16	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): MERCER COUNTY CONSORTIUM State: NJ  
 State Rank: 8 / 27 PJs Group Rank: 73 Overall Rank: 77  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>100</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>82.47</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>1.81</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement



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Participating Jurisdiction (PJ): MIDDLESEX COUNTY CONSORTIU State: NJ  
 State Rank: 15 / 27 PJs Group Rank: 35 Overall Rank: 36  
 (Percentile) (Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>81.55</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>42.01</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>86.82</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>87.21</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.36</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement


\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): MONMOUTH COUNTY CONSORTIU State: NJ  
 State Rank: 9 / 27 PJs Group Rank: 75 Overall Rank: 72  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>77.49</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>81.61</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>80.37</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>86.5</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.1</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

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Participating Jurisdiction (PJ): MORRIS COUNTY CONSORTIUM State: NJ

State Rank: 1 / 27 PJs Group Rank: 97 Overall Rank: 96  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>72.85</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>94.85</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>1.85</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement




\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): NEW BRUNSWICK State: NJ  
 State Rank: 22 / 27 PJs Group Rank: 28 Overall Rank: 26  
 (Percentile) (Percentile)

Summary: 3 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>46.99</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>44.88</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>90.91</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>4.15</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.


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**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities  
 Date of SNAPSHOT Report - 12/31/07



Participating Jurisdiction (PJ): NEWARK State: NJ

State Rank: 21 / 27 PJs Group Rank: 26 Overall Rank: 28  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>86.51</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>59.66</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>78.52</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>98.89</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>5.92</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement



\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): OCEAN COUNTY CONSORTIUM State: NJ  
 State Rank: 24 / 27 PJs Group Rank: 18 Overall Rank: 21  
 (Percentile) (Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>80.86</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>71.6</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>64.29</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>57.14</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.89</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement



\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): PASSAIC State: NJ  
 State Rank: 25 / 27 PJs Group Rank: 18 Overall Rank: 17  
 (Percentile) (Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	0	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	96.83	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	4	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement



\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): PATERSON State: NJ  
 State Rank: 19 / 27 PJs Group Rank: 36 Overall Rank: 35  
 (Percentile) (Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>73.36</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>41.44</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>79.33</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>99.76</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>13.69</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Local Participating Jurisdictions with Rental Production Activities


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Participating Jurisdiction (PJ): PERTH AMBOY State: NJ

State Rank: 10 / 27 PJs Group Rank: 68 Overall Rank: 71  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>60.06</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>93.71</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>86.52</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>95.04</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.05</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): SOMERSET COUNTY CONSORTIUM State: NJ  
 State Rank: 5 / 27 PJs Group Rank: 81 Overall Rank: 84  
 (Percentile) (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>76.4</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>54.27</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>96.97</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>96.97</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>1.98</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.



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## SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities


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Participating Jurisdiction (PJ): TRENTON State: NJ

State Rank: 20 / 27 PJs Group Rank: 35 Overall Rank: 34  
(Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	51.55	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	58.7	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	98.37	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	3.81	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.


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Participating Jurisdiction (PJ): UNION COUNTY CONSORTIUM State: NJ

State Rank: 14 / 27 PJs Group Rank: 38 Overall Rank: 38  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	<b>65.57</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	<b>53.99</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>85.26</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	<b>2.59</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement


\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

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Participating Jurisdiction (PJ): VINELAND CONSORTIUM State: NJ  
 State Rank: 26 / 27 PJs Group Rank: 13 Overall Rank: 10  
 (Percentile) (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.00%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 45.77%	66.41	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	0	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 87.77%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.850	2.5	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

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